



Order Filed on September 27, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with D.N.J. LBR 9004-2(c)**  
**The Law Offices of Steven D. Pertuz, LLC**  
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**Attorney for Sandra Serpa**

**In Re:**

**SANDRA SERPA,**

**Debtors.**

Case No.: 18-28165

Hearing Date: 10/2/19

Judge: RG

**ORDER APPROVING LOAN MODIFICATION AGREEMENT REACHED BETWEEN  
THE SECURED CREDITOR, SPECIALIZED LOAN SERVICING, AND DEBTOR**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: September 27, 2019**

A handwritten signature in cursive script, reading "Rosemary Gambardella".  
\_\_\_\_\_  
Honorable Rosemary Gambardella  
United States Bankruptcy Judge

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**Debtors: SANDRA SERPA**

**Case No.: 18-28165 (RG)**

**Caption of Order: Order Approving Loan Modification Agreement Reached Between The Secured Creditor, Specialized Loan Servicing, And Debtor**

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Upon the Motion of the Law Offices of Steven D. Pertuz, LLC, on behalf of the Debtor, Sandra Serpa (hereinafter collectively "Movant"), for Order Approving Loan Modification Agreement Reached Between The Secured Creditor, Specialized Loan Servicing, and Debtor as hereinafter set forth, and the Court having heard oral argument by counsel and having considered opposition to said motion, and for good cause having been shown,

ORDERED as follows:

1. The Debtor and Secured Creditor, Specialized Loan Servicing, are hereby authorized to enter into a loan modification.
2. The Debtor, if applicable, shall file a modified plan and amend schedule J within 20 days of the entry of this Order.
3. The Secured Creditor shall file an amended Proof of Claim within 20 days of the entry of this Order.
4. The Chapter 13 Trustee shall suspend disbursements to Secured Creditor. All money that would otherwise be paid to Secured Creditor shall be held by the Trustee until the arrearage portion of the claim is amended to zero or the claim withdrawn.
5. Upon the Proof of Claim being amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provisions of the confirmed plan.
6. The movant shall serve this Order on the Debtors, the Chapter 13 Trustee, the Secured Creditor and any other party who entered an appearance on the motion within 7 days from entry.